

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Oh, um, hi. Um, my name is Wendy Simpson. I hit the phone prompt and, um, I work for TRC Staffing and I was trying to get a quote on, uh, some insurance, some health insurance. Okay. Um, let's see here. So, the... how much is gonna be coming out of your check is completely dependent on what policies you select and how many policies you select. Um... Mm-hmm. As well as, as well as if you're covering any dependents or not, um... Okay. Is it... is it just for yourself or are you covering anyone else? Just myself. Okay. And then how much it'll be a week? Yeah, so, um, that's still dependent on what policies you select and how many. Um, give me just a moment, because it could be anywhere from just a couple of dollars today to about 75... or not days, a week, to about \$75 a week, um, depending on the combination of plans you select. Um, with TRC you've got four different medical policies, uh, which all cover different things. There's a plan called the Stay Healthy TeleRx Plan. This will cover things like physicals, vaccines, cancer screenings and other preventative care services only. Um, but it doesn't cover any sort of treatment visits, like if you're sick or injured or anything like that, it doesn't cover anything for that. Um, then there's the VIP plan. There's two levels of that, Standard and Plus. Um, with, with both of those covering the treatment services, so doctor's visits, hospital visits if you have... if you're sick or have an injury. Um, but they don't cover those preventative services, so they don't cover those physicals or vaccines or anything like that. And then finally there's the Stay Healthy Enhanced Plan which is kind of a combination plan. Um, this plan will cover both the preventative care services as well as the treatment services as well. Um, and then that, that's just for medical. Then there's additional benefits, there's add-ons for dental, vision, uh, short-term disability, life insurance, critical illness, accident coverage, uh, behavioral health or therapy and counseling, identity protection, um, and then there's the FreeRx, uh, prescription plan and the vir- virtual primary care standalone as well. Okay. Um. Oh, okay. So I... So it... so I guess, the... your, your weekly cost is going to depend on what, which combination of these policies you select. Um, if it might be a little bit easier for you, if you want to provide me with your email address I can actually send you an information packet that goes over all of the plans that TRC offers and does include each plan's, uh, weekly cost as well. Oh, and it'll tell me how much they'll be taking out my check every week? Yes, ma'am. It'll tell you the, the weekly cost for every single plan, yes, ma'am. Okay. Yes, could you do that? Send me a email on, on each one, how much it'll be a week and then I can look at it and decide if, you know, which one will, you know, work out for me? Yes, ma'am. We can definitely do that. Um, what's your email address? It's, uh, simpsonwendy22 at gmail.com and it's, um- That was- ... all lowercase letters. That was simpsonwendy22 at gmail.com? Yes, sir. All right. I'll send this information packet to that email address. This is coming from info at

benefits in a card dot com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there, okay? Oh, okay. And, um, can I ask you something? When is the deadline for, you know, y'all stop taking insurance? Uh, let's see. For you to sign up for insurance? Uh, TRC's open enrollment is... uh, their open enrollment has already passed. I believe you're speaking of like your new hire eligibility window. Um, that would be your... the first 30 days after your first check. Oh, is it too late for me to, to get, um, any, um, benefits? That I wouldn't know without pulling your specific file up, which I can do, I'll just need some information from you, um, starting with I'd need the last four of your Social. Okay. It's 5865. Okay. And then can you verify your address and your date of birth, please? Um, it's 4... probably 4 at Greensboro, um, ZIP code 2745 and my birthday is May 18th, 1967. Okay, and then we have a phone number on file for you at 336-981-8642, is that correct? Um, no, my number has changed. It's, uh, uh, 743-643-1458. Okay. All right. Um, so our system shows it looks like the only hire date or, or first check date we have on file is from June of 2022. Um, I assume... have you left and come back, uh, between then and now or have you been consistently working there? No, I've been there... I've been there the whole time. I've been there since, uh, yeah, June '22 to, to now. Yeah, okay. Then unfortunately you are outside of your window to enroll into anything, um, as TRC held their open enrollment back in September, um, from... sorry, from- I can't... I can't sign up for nothing? At this time, no. Um, the only way you'd be able to do so is if you've had a qualifying life event in the last 30 days. Specifically in this case you would have to have, um... you'd have to have lost insurance coverage from another insurance company. Oh. Well, what if I ain't never had none? That, that unfortunately is not a qualifying life event. Specifically you would need to have had other insurance and lost that insurance to be considered a qualifying life event. Oh, so I have to wait till September to even get qualified? I mean, to get benefits? Yeah. Unfortunately at this point, yes, ma'am, you would have to wait until the next open enrollment window which isn't going to be until September, yes, ma'am. Oh, wow, that's crazy. Okay. All right then, but thank you, sir. No problem. Anything else? No, that was it. Thank you. You're welcome. Thanks for calling and have a good day. All right. Bye-bye. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Oh, um, hi. Um, my name is Wendy Simpson. I hit the phone prompt and, um, I work for TRC Staffing and I was trying to get a quote on, uh, some insurance, some health insurance.

Speaker speaker_1: Okay. Um, let's see here. So, the... how much is gonna be coming out of your check is completely dependent on what policies you select and how many policies you select. Um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: As well as, as well as if you're covering any dependents or not, um...

Speaker speaker_2: Okay.

Speaker speaker_1: Is it... is it just for yourself or are you covering anyone else?

Speaker speaker_2: Just myself.

Speaker speaker_1: Okay.

Speaker speaker_2: And then how much it'll be a week?

Speaker speaker_1: Yeah, so, um, that's still dependent on what policies you select and how many. Um, give me just a moment, because it could be anywhere from just a couple of dollars today to about 75... or not days, a week, to about \$75 a week, um, depending on the combination of plans you select. Um, with TRC you've got four different medical policies, uh, which all cover different things. There's a plan called the Stay Healthy TeleRx Plan. This will cover things like physicals, vaccines, cancer screenings and other preventative care services only. Um, but it doesn't cover any sort of treatment visits, like if you're sick or injured or anything like that, it doesn't cover anything for that. Um, then there's the VIP plan. There's two levels of that, Standard and Plus. Um, with, with both of those covering the treatment services, so doctor's visits, hospital visits if you have... if you're sick or have an injury. Um, but they don't cover those preventative services, so they don't cover those physicals or vaccines or anything like that. And then finally there's the Stay Healthy Enhanced Plan which is kind of a combination plan. Um, this plan will cover both the preventative care services as well as the treatment services as well. Um, and then that, that's just for medical. Then there's additional benefits, there's add-ons for dental, vision, uh, short-term disability, life insurance, critical illness, accident coverage, uh, behavioral health or therapy and counseling, identity protection, um, and then there's the FreeRx, uh, prescription plan and the virtual primary care standalone as well.

Speaker speaker_2: Okay.

Speaker speaker_1: Um.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So I... So it... so I guess, the... your, your weekly cost is going to depend on what, which combination of these policies you select. Um, if it might be a little bit easier for you, if you want to provide me with your email address I can actually send you an information packet that goes over all of the plans that TRC offers and does include each plan's, uh, weekly cost as well.

Speaker speaker_2: Oh, and it'll tell me how much they'll be taking out my check every week?

Speaker speaker_1: Yes, ma'am. It'll tell you the, the weekly cost for every single plan, yes, ma'am.

Speaker speaker_2: Okay. Yes, could you do that? Send me a email on, on each one, how much it'll be a week and then I can look at it and decide if, you know, which one will, you know, work out for me?

Speaker speaker_1: Yes, ma'am. We can definitely do that. Um, what's your email address?

Speaker speaker_2: It's, uh, simpsonwendy22 at gmail.com and it's, um-

Speaker speaker_1: That was-

Speaker speaker_2: ... all lowercase letters.

Speaker speaker_1: That was simpsonwendy22 at gmail.com?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. I'll send this information packet to that email address. This is coming from info at benefits in a card dot com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there, okay?

Speaker speaker_2: Oh, okay. And, um, can I ask you something? When is the deadline for, you know, y'all stop taking insurance?

Speaker speaker_1: Uh, let's see.

Speaker speaker_2: For you to sign up for insurance?

Speaker speaker_1: Uh, TRC's open enrollment is... uh, their open enrollment has already passed. I believe you're speaking of like your new hire eligibility window. Um, that would be your... the first 30 days after your first check.

Speaker speaker_2: Oh, is it too late for me to, to get, um, any, um, benefits?

Speaker speaker_1: That I wouldn't know without pulling your specific file up, which I can do, I'll just need some information from you, um, starting with I'd need the last four of your Social.

Speaker speaker_2: Okay. It's 5865.

Speaker speaker_1: Okay. And then can you verify your address and your date of birth, please?

Speaker speaker_2: Um, it's 4... probably 4 at Greensboro, um, ZIP code 2745 and my birthday is May 18th, 1967.

Speaker speaker_1: Okay, and then we have a phone number on file for you at 336-981-8642, is that correct?

Speaker speaker_2: Um, no, my number has changed. It's, uh, uh, 743-643-1458.

Speaker speaker_1: Okay. All right. Um, so our system shows it looks like the only hire date or, or first check date we have on file is from June of 2022. Um, I assume... have you left and come back, uh, between then and now or have you been consistently working there?

Speaker speaker_2: No, I've been there... I've been there the whole time. I've been there since, uh, yeah, June '22 to, to now.

Speaker speaker_1: Yeah, okay. Then unfortunately you are outside of your window to enroll into anything, um, as TRC held their open enrollment back in September, um, from... sorry,

from-

Speaker speaker_2: I can't... I can't sign up for nothing?

Speaker speaker_1: At this time, no. Um, the only way you'd be able to do so is if you've had a qualifying life event in the last 30 days. Specifically in this case you would have to have, um... you'd have to have lost insurance coverage from another insurance company.

Speaker speaker_2: Oh. Well, what if I ain't never had none?

Speaker speaker_1: That, that unfortunately is not a qualifying life event. Specifically you would need to have had other insurance and lost that insurance to be considered a qualifying life event.

Speaker speaker_2: Oh, so I have to wait till September to even get qualified? I mean, to get benefits?

Speaker speaker_1: Yeah. Unfortunately at this point, yes, ma'am, you would have to wait until the next open enrollment window which isn't going to be until September, yes, ma'am.

Speaker speaker_2: Oh, wow, that's crazy. Okay. All right then, but thank you, sir.

Speaker speaker_1: No problem. Anything else?

Speaker speaker_2: No, that was it. Thank you.

Speaker speaker_1: You're welcome. Thanks for calling and have a good day.

Speaker speaker_2: All right. Bye-bye.

Speaker speaker_1: Bye now.